



## Plan Your Getaway & Leave the High-Rate Credit Cards Behind

Relaxing on the white sands and wading in the crystal blue waters of the Caribbean. Ziplining through the pines in the Rocky Mountains. Visiting the Orlando theme parks. No matter what your vacation is this year, Summit Ridge Credit Union can provide you the funds to help you get there.

**Enjoy rates as low as 10.0% APR for 10 months with a vacation loan from Summit Ridge Credit Union!\***

Whether it's for airfare, rental cars, hotels, campgrounds or event tickets, you can use the funds however you want, whenever you want. So, stop dreaming and get going with our vacation loan. Visit our office or apply online today.

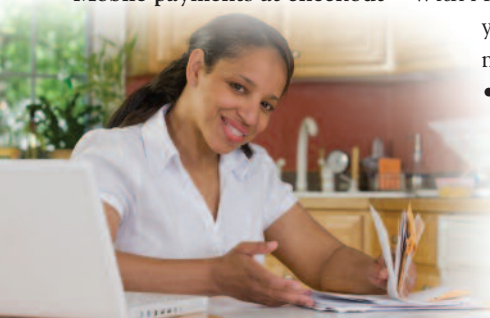
\*APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness and other factors. Contact SRCU for complete details.

## Keep Your Payments Safe & Secure

Summit Ridge Credit Union offers a variety of ways to do everything from paying your bills to performing transactions at thousands of merchants – safely and securely.

These services include:

- **Online banking and bill pay** – Manage your money and pay bills, and stop worrying about writing checks or missed due dates.
- **Mobile app with deposit** – You can securely check your balances, transfer money, pay bills and locate ATMs using your existing online banking user name and password.
- **Mobile payments at checkout** – With Apple Pay, Google Pay and Samsung Pay, use your mobile device wherever contactless payments are accepted.
- **ACH** – Set up automatic payments to vendors (e.g., your gym, Netflix, subscriptions) or any regularly scheduled bill (e.g., electric company, trash pickup). These payments can be one-time or recurring.



## Visa® Gift & TravelMoney® Cards – A Gift for Them & You

If your travel plans include a celebration, like a wedding, graduation or family addition, don't leave home without our Visa gift card and Visa TravelMoney card.

- Our **gift cards** let your loved ones truly enjoy their gift by using it wherever Visa is accepted.
- Our **travel cards** are accepted around the world and don't carry the same risk as carrying cash or cards tied to your account.

Stop by our office to purchase your cards today!

## Get in the Fast Lane to Savings

Buying a vehicle has never been easier! Look at more than two million vehicles, or research, build, and price the car of your dreams with Summit Ridge Credit Union and AutoSMART, an auto shopping site. Once you find your car, truck or SUV, you'll receive prompt loan processing and a quick decision.

Plus, we offer highly competitive rates on new and used vehicles, as well as refinancing that existing higher-interest auto loan you obtained from another lender. And with loan preapproval, you're in the position to bargain just as if you had the cash in your pocket. Stop by our office today, or apply online!



## Mortgages Designed Just for You

### Your House. Your Loan

We know mortgages – like houses – are not one-size-fits-all. That's why Summit Ridge Credit Union, along with our mortgage partner Servion Mortgage, offers a variety of loan programs along with personalized service to find a loan that best fits your needs. Whether you're buying or refinancing, we're always making sure to keep you at the center of the process.

Contact our office to get started!

We partner with Servion Inc., NMLS# 1037.

## Verified by Visa® & MasterCard® SecureCode™ Notice

Effective Jan. 3, 2019, cardholder registration is no longer required for Verified by Visa and MasterCard SecureCode. Summit Ridge Credit Union debit and credit cardholders are automatically enrolled in these programs, and all transactions are still secured through advanced risk technology.

### Holiday Closings

Our office will close to observe the following holidays:

Memorial Day	Monday, May 27
Independence Day	Thursday, July 4

### ENJOY EXCLUSIVE SAVINGS EVERY DAY

Members have saved  
nearly \$2 billion with Love  
My Credit Union® Rewards!



Get more from your credit union membership at  
[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



## Picture Your Future During Youth Month

Your children have limitless potential, and Summit Ridge Credit Union wants to help them achieve it! This April, help us celebrate National Credit Union Youth Month and its theme: The future is yours ... Picture it! Save for it! Share it! By encouraging your kids and teens to express themselves through pictures and sharing their vision for their financial future, we can help them get there.

### Start Educating About Saving Early

One of the best ways you can help children learn about personal finance is encouraging them to open a savings account, which introduces important concepts, such as:



- **Goal Setting** – A savings account encourages a child to set a savings goal and work to reach it whether large (a car at age 16) or small (an action figure). Setting and achieving goals is an important skill in all aspects of life.
- **Financial Basics** – By setting savings goals, children begin to understand that different things have different costs, and they need money to pay for it.
- **Responsibility** – Children learn that if they don't responsibly keep track of their money and don't contribute to their savings, then their goals will not be met.
- **Compassion and Perspective** – By setting goals and saving towards them, kids get a sense of how financial resources are tied to what people have and don't have. Closer to home, they begin to learn why they can or cannot have certain things.
- **The Value of Investing** – A savings account teaches that investing smartly and consistently can grow money. Many kids are amazed by the idea of interest can earn them more money.

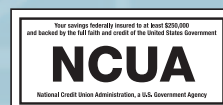
To learn more about youth savings accounts at Summit Ridge Credit Union, stop by our office. Remember, no matter how old you are, it's never too early to start saving.

## We Appreciate You!

Thanks to everyone who came to our member appreciation dinner and annual meeting in March!



[mysrcu.com](http://mysrcu.com)  
(816) 272-6160



Federally Insured By NCUA

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